



PTO/SB/08B (10-01)
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| Substitute for form 1449B/PTO | | Complete if Known | |
| | | Application Number | 09/671,005 |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Filing Date | 09/27/2000 |
| | | First Named Inventor | Palmgren et al. |
| | | Group Art Unit | 3624 |
| | | Examiner Name | Weisberger, Richard C. |
| | | Attorney Docket Number | 109.0002 |
| Sheet | 1 | of | 1 |

| OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS | | | |
|--|-------------|---|----------------|
| Examiner Initials | Cita No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | 1. | Yao, Rui, Resume; http://faculty.baruch.cuny.edu/ryao | |
| | 2. | Yao, Rui, Abstract from "A Proportional Hazard Model of Commercial Mortgage Default and Prepayment", Asian Real Estate Society Annual Meeting, Beijing, July 2000. | |
| | 3. | SAS Technical Report P-229, V.6.07, pp. 435-479. | |
| | 4. | Survival Analysis, Techniques for Censored and Truncated Data, John P. Klein and Melvin L. Moeschberger (1997) | |
| | 5. | Counting Processes & Survival Analysis, Thomas R. Fleming and David P. Harrington (1991) | |
| | 6. | Survival Analysis, A Practical Approach, Mahesh K.B. Parmar and David Machin (1995) | |
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| Examiner Signature | | Date Considered | 10/27 |
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FORM PTO-1449 (MODIFIED)

**LIST OF PUBLICATIONS FOR
APPLICANT'S INFORMATION
DISCLOSURE STATEMENT**

Atty. Docket No:
Serial No:
Applicants:
Filing Date:
Group:

109.0002
Not Assigned Yet
Palmgren et al.
Concurrently Herewith
Not Assigned Yet



U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NO | DATE | NAME | CLASS/SUBCLASS | FILING DATE IF APPROPRIATE |
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FOREIGN PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NO | DATE | COUNTRY | CLASS/SUBCLASS | TRANSLATION YES NO |
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OTHER DOCUMENTS

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